

EXHIBIT E

James L. Rayl

Personal Insurance Development Review for 1991
(For Officers, Managers and Professionals)MetLife Customer Svs. Ctr.
Customer Svs. & Comm.

Dept/Region

Director - Cust. Svs. & Comm.
Position

Time in Position

Step 1: Performance Review**A. Overview of Responsibilities**

1. Develop plan for the transfer of administrative work for P. I. reorganization which necessarily includes a review of current process:
 - A. Organization - structure & staffing
 - B. Selection & Training
 - C. Customer focused Quality
 - D. Cost
2. Balance workload to staffing to achieve high level quality/customer service while meeting efficiency/staffing targets.
3. Reduce operating costs in Teleservices - fewer staff/trainers. Reduce ACW, use of technology, lower level people doing more work, improve retention of CSR's, accelerate training in areas that will produce operation savings, transfer calls out of the ACD to specialists.
4. Sustain high levels of customer satisfaction as measured by the Teleservices Customer Satisfaction report and informal feedback from Field and policyholders.

B. Accomplishments Against Goals/Expectations**Expectations****Accomplishments**

Transfer of work was initiated in '91: Staffing levels were well below earliest projections, however, the reliability of early staffing projections is questionable since no work measurement data could be used. Jim's team developed the Customer Service Manual sent to all new field customers which may have been the single most impacting communication we had in '91 with our internal customers. We had many requests for additional copies and received much praise for the work from our field force.

Reduce operating costs (for Telesvs.): Because so much energy was spent on explaining and/or explaining the operation, no efforts were focused at the achievement of cost reduction. This remains a high priority for '92 and requires a strategic plan and commitment by Jim to achieve it.

CSR turnover was a significant problem/challenge in '91 - an examination of a costly & lengthy selection process is in order & employee morale issues plagued the Division through the year.

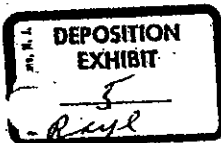
C. Overall Assessment of Performance and Contribution Made During Past Year

Contribution to the business plans and mission of this organization was exceptional during this period. This individual's business performance had a major effect on customer service or financial results.

Contributed very effectively to meeting the organization's goals during this period. Consistently performed at a level that is necessary for the organization to meet its business objectives.

☒ Generally effective business performance. Overall, business performance contributed toward meeting the organization's objectives.

☐ Contribution toward meeting the organization's objectives was not at the level needed from someone in this position.

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Part 2: Development Plan**Business Goals for Year**

1. Complete the reorganization and transfer-of-work within the established staffing parameters while managing for high service quality.
2. Apply statistical process management techniques to ensure finite understanding of process/cost to appropriately fine tune and achieve overall reduction in operating expenses.
3. Achieve full potential for 1-800-MetLife; advertising, on-going notification, pilot of leads generation, etc.

E. Principal Strengths

- Planning and controlling
- Knowledge and use of technology to support the current business environment

F. Development Needs

Employee Relations - today's organization has diverse people needs which no longer call for traditional management solutions. Empowerment of employees (not control of), facilitation skills, strong communications skills, ability (and enjoyment) in dealing with people who are different from ourselves, all point to the requirement for a leadership style that inspires commitment from our employees.

Development Plan/Actions
(e.g., training, special assignments)

TARGET DATE RESULTS

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H. Comments/Commitment

Manager's Comments:

Associate's Comments:

*Written response will follow on this assessment.
I register my disagreement with this assessment.*

Associate Signature/Date

Reviewing Manager Signature/Date

Next Level Manager Signature/Date